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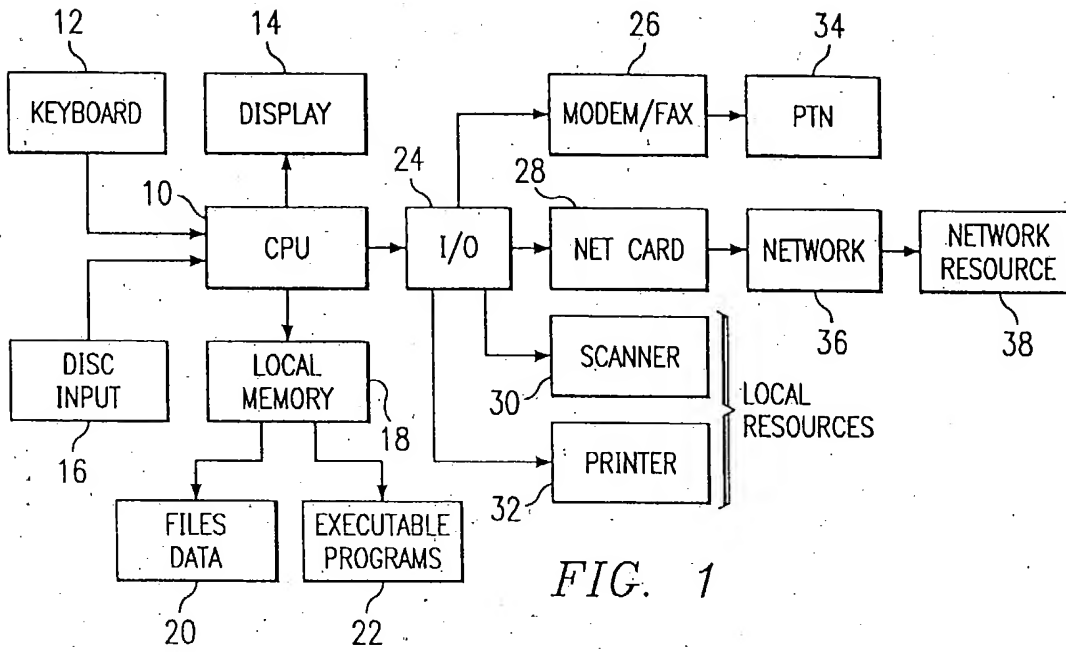
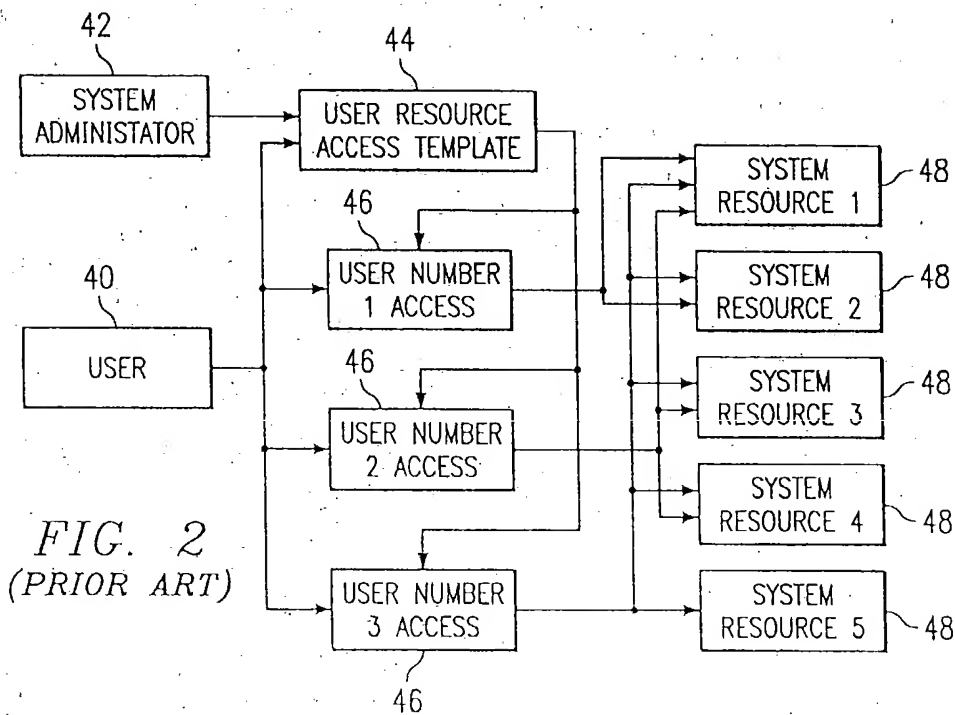
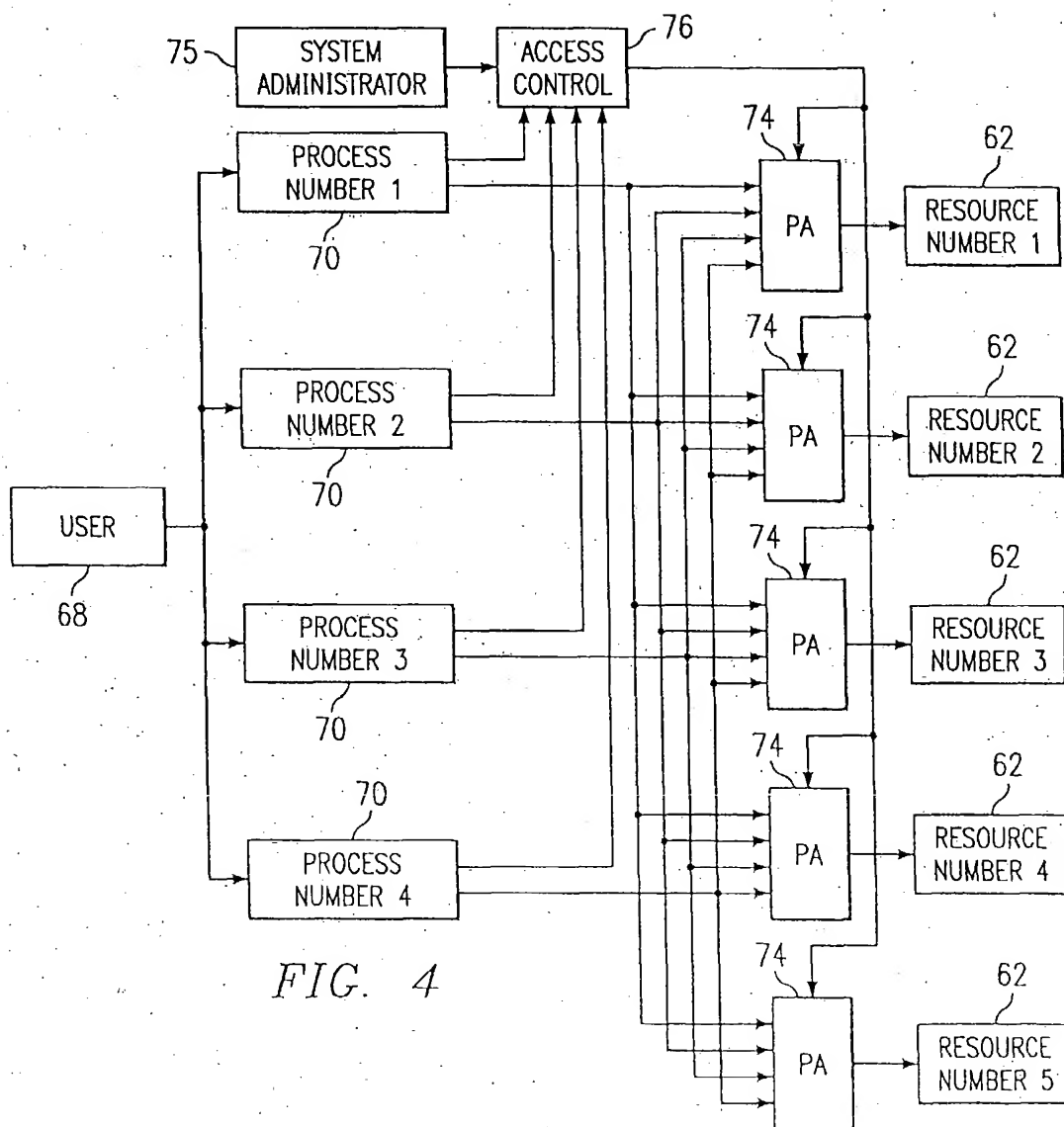
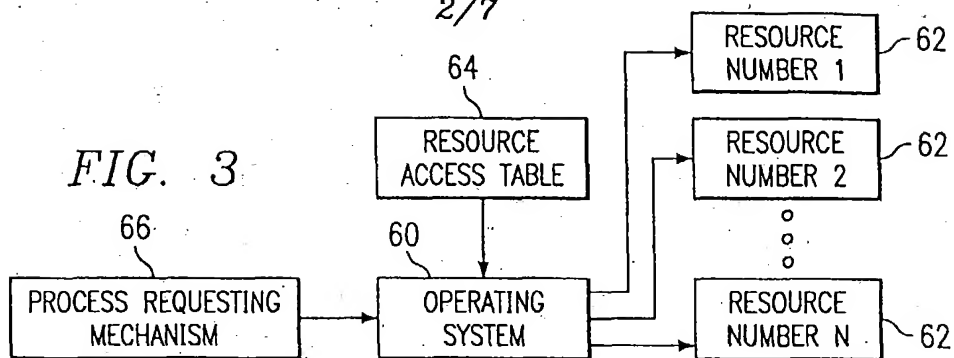


FIG. 1



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FIG. 3



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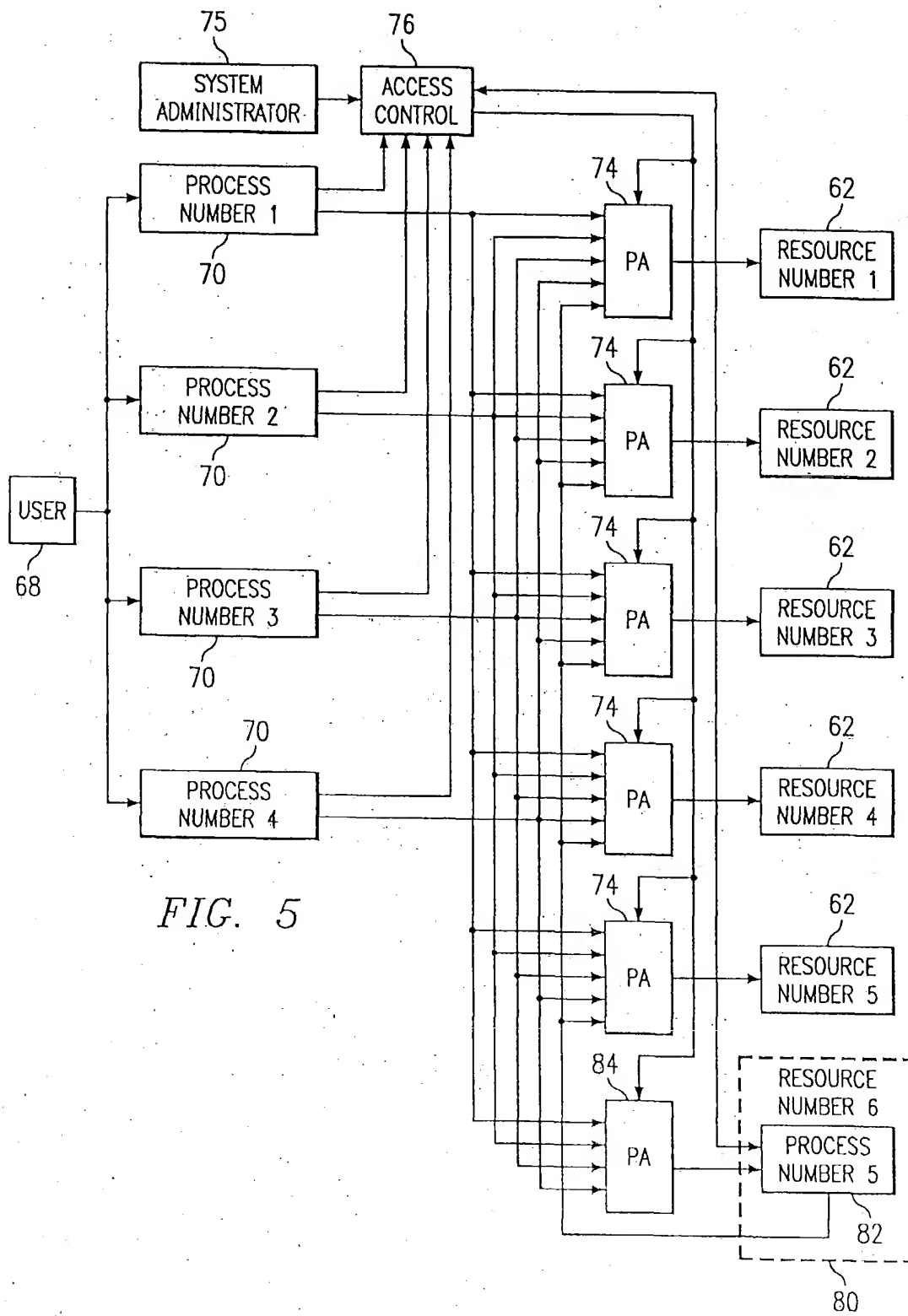


FIG. 5

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FIG. 6

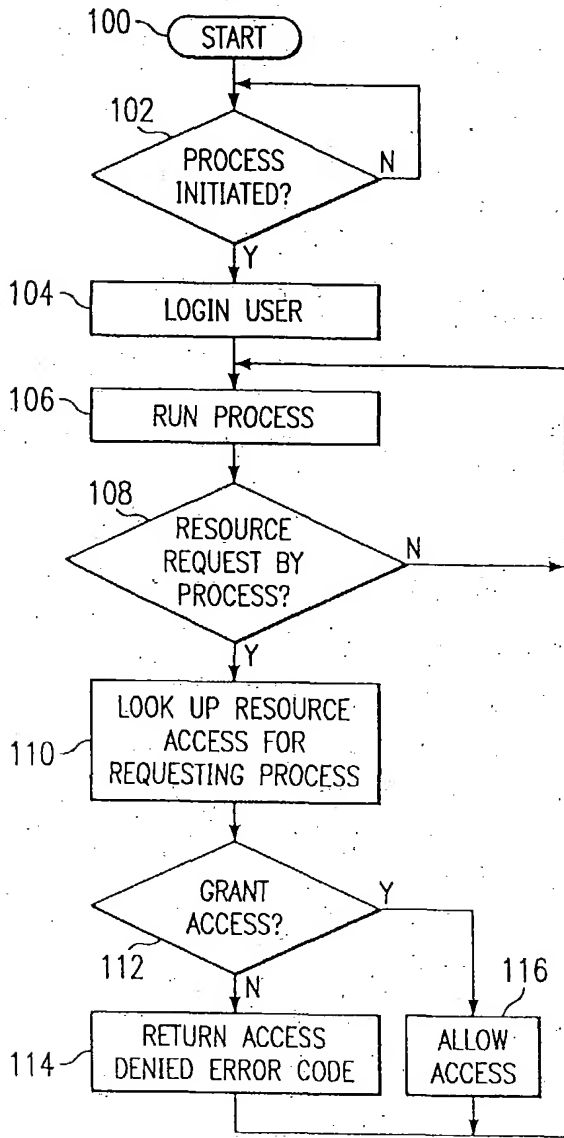
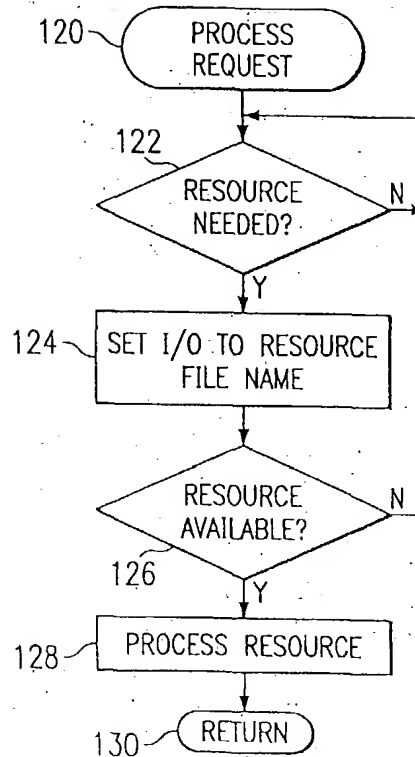


FIG. 7



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FIG. 8

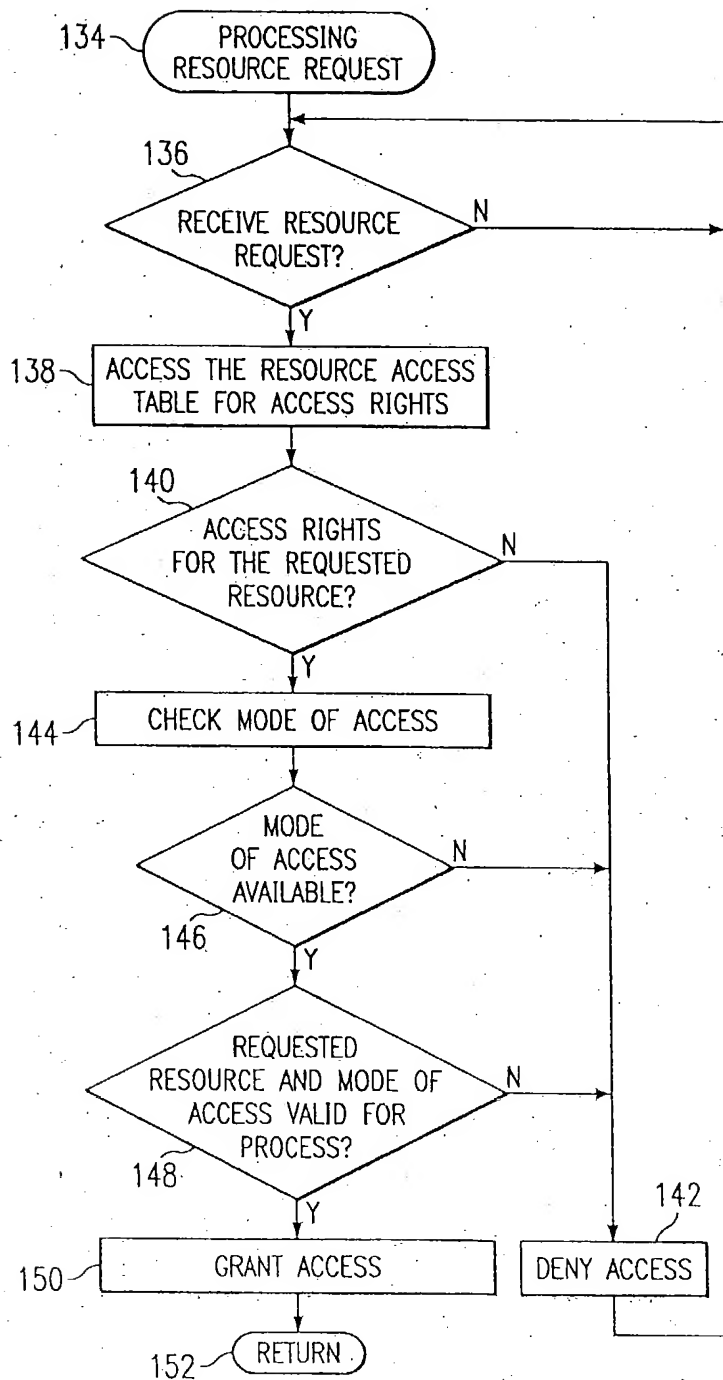
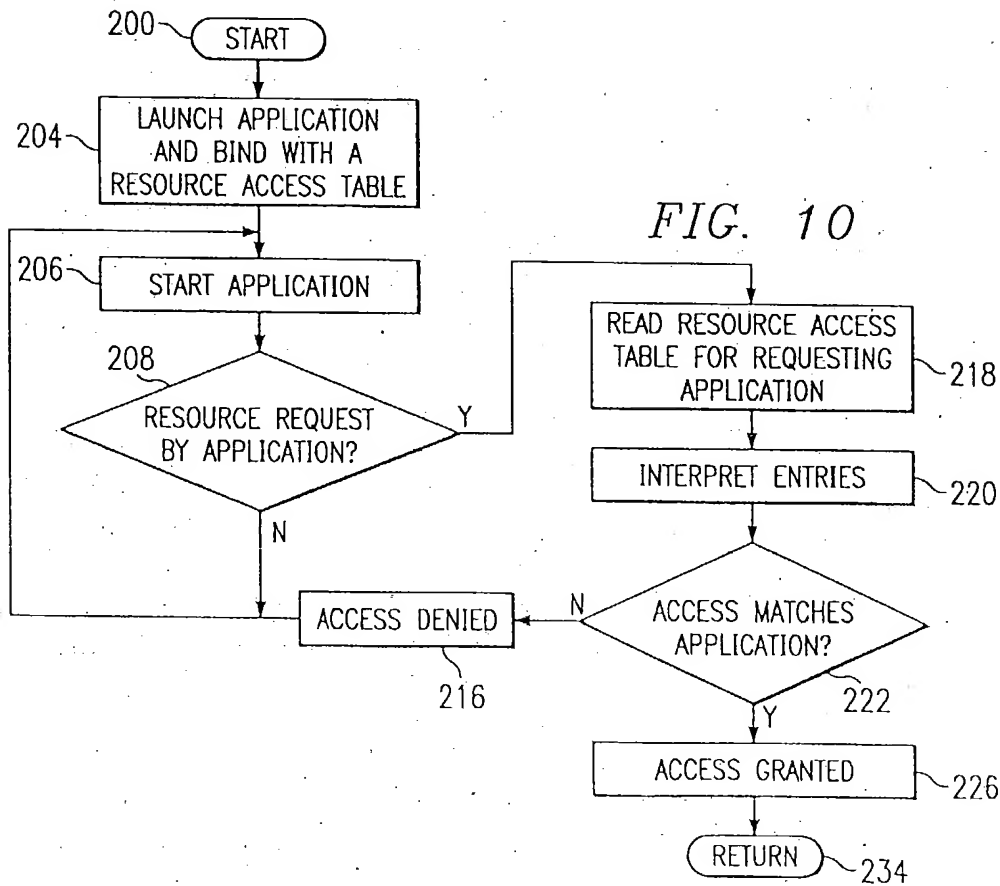
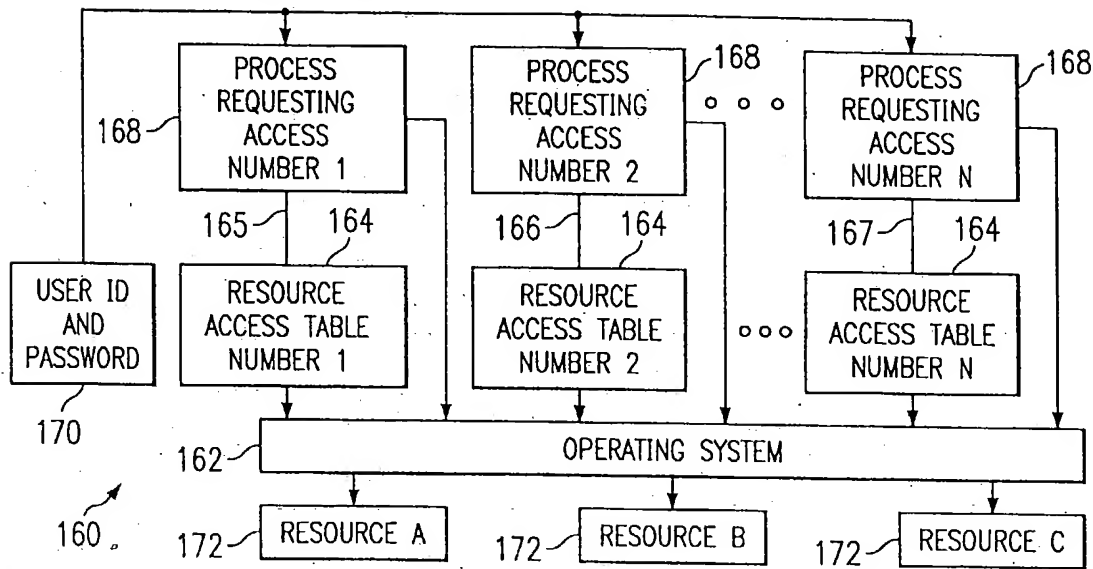


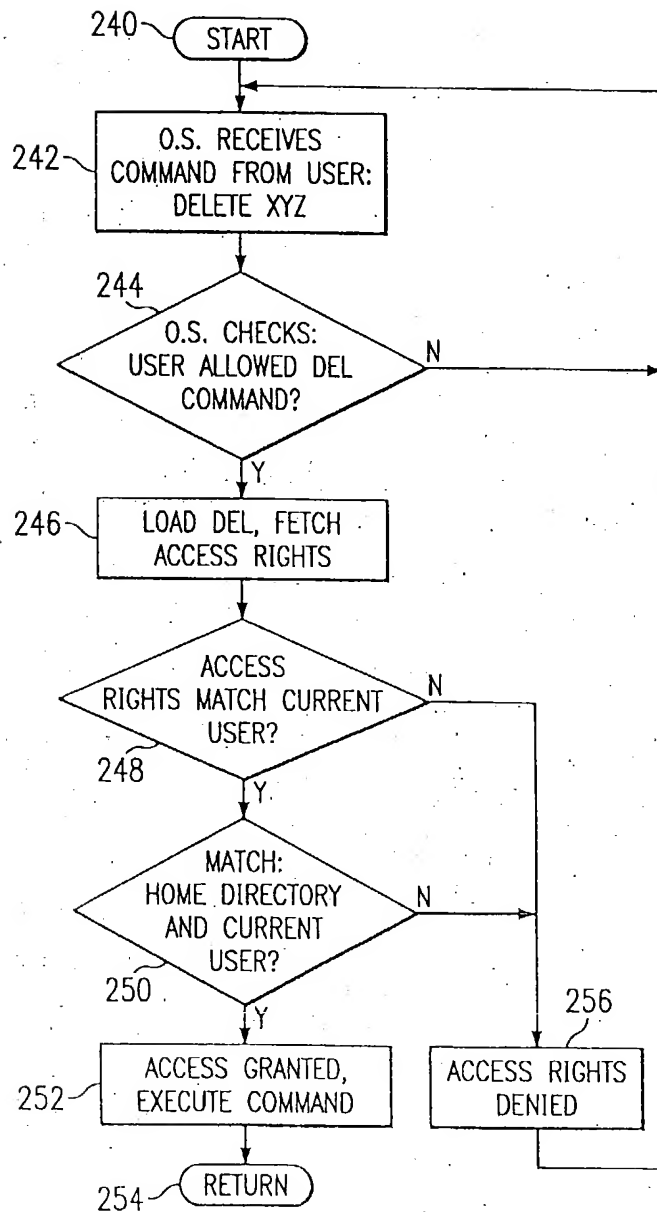
FIG. 9

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FIG. 11



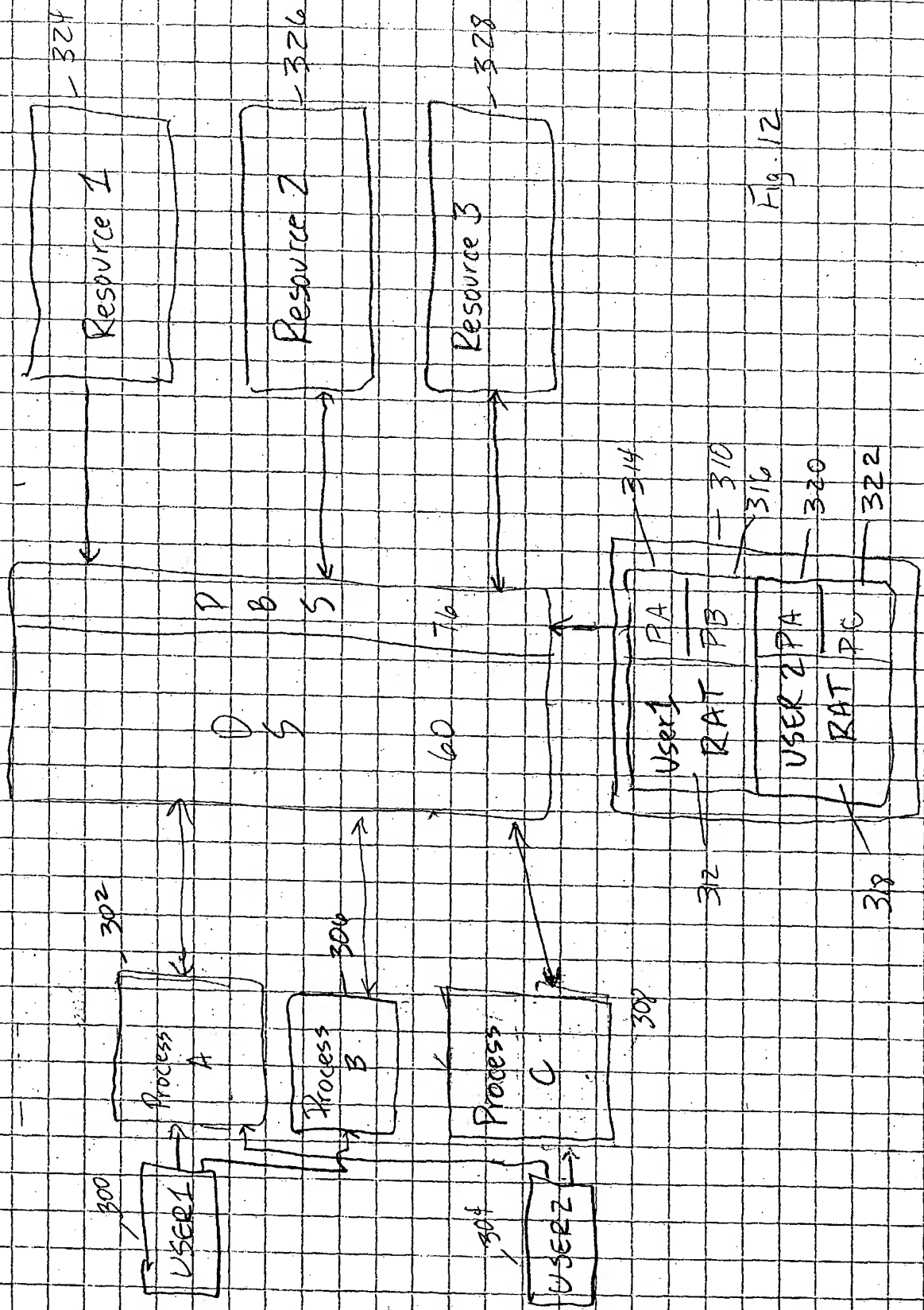


Fig. 12



Figure 13

User/Client

Process with  
Authentication Call  
(LOGIN.EXE)

Authentication  
Module

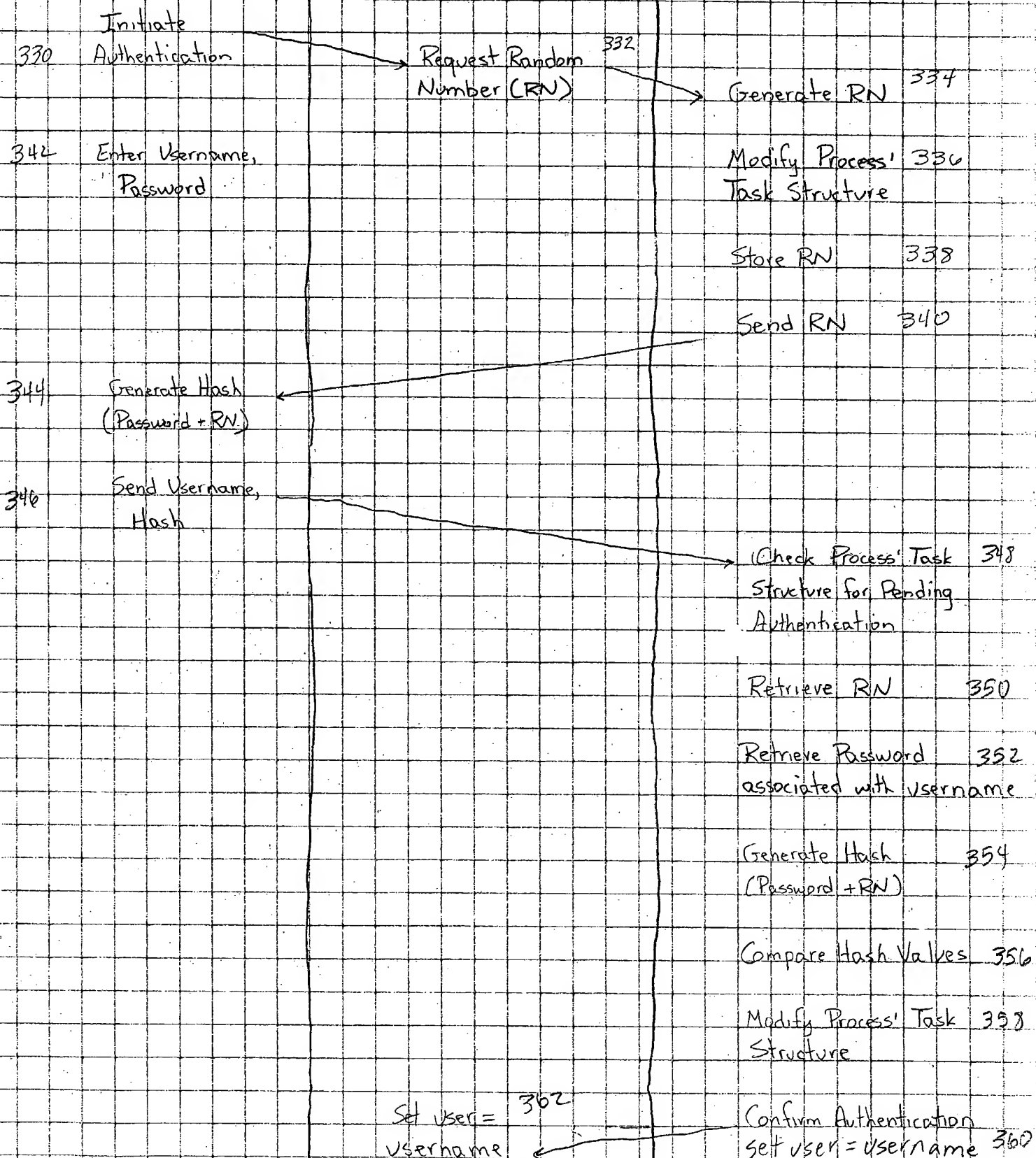


Figure 14

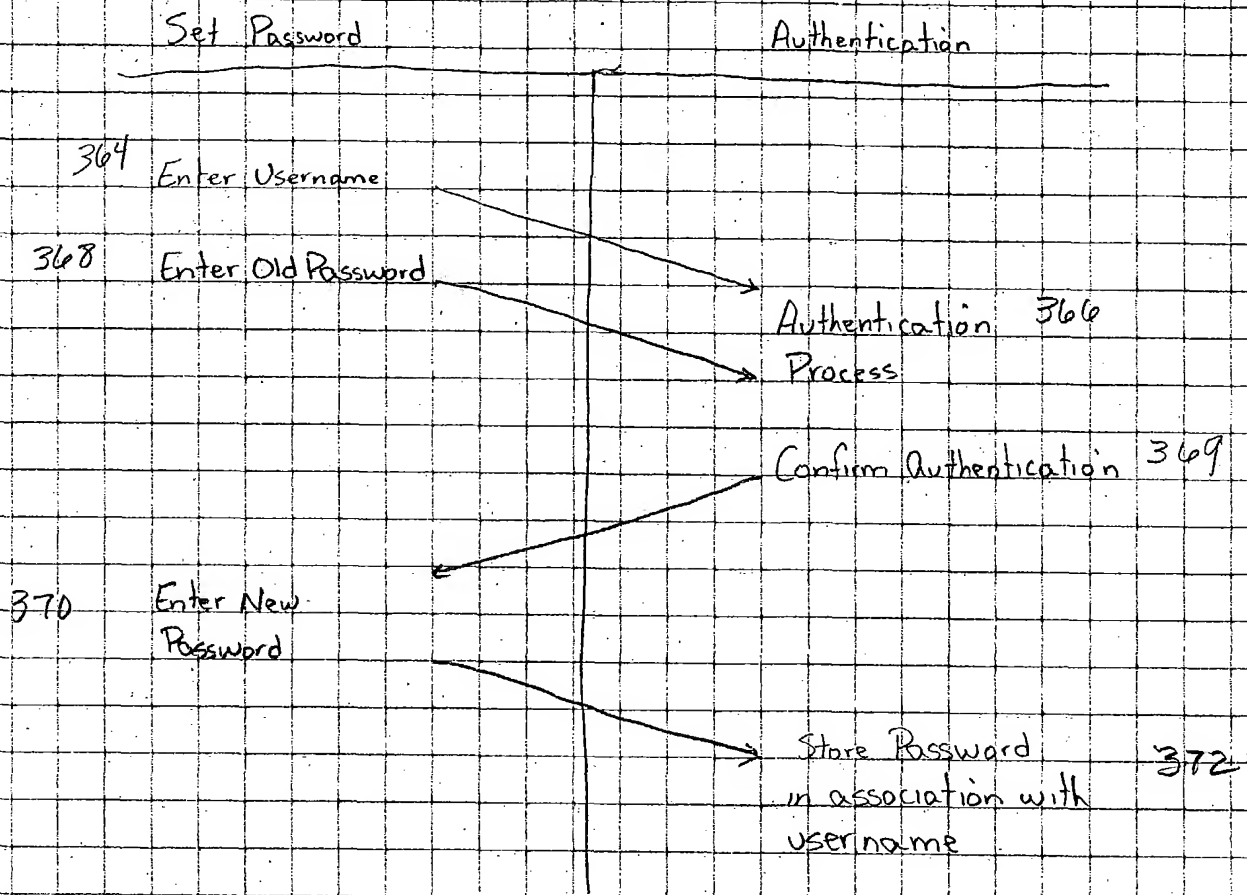


Fig. 15

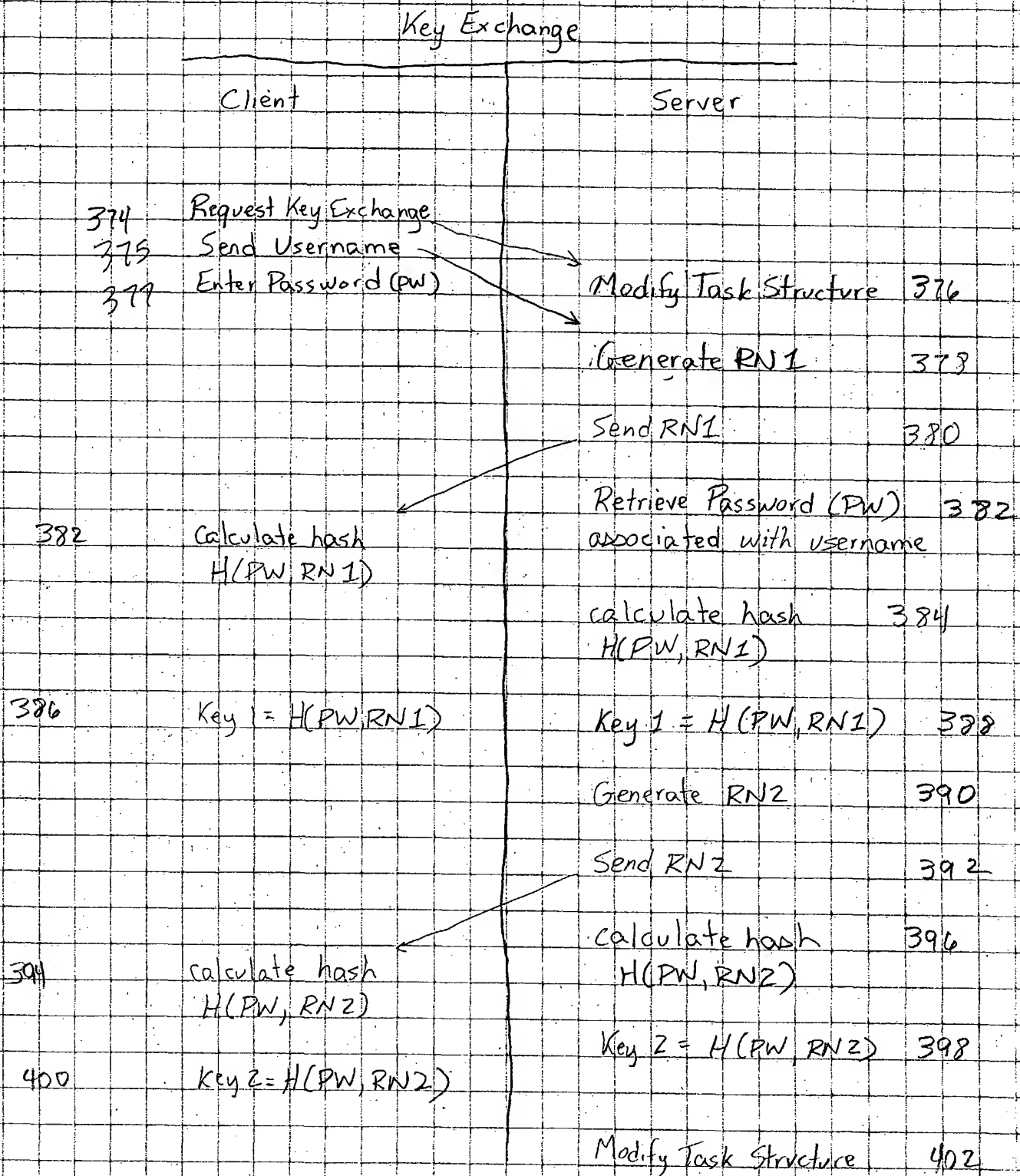


Fig 11b

Buyer      POS      PBS Server      Financial Server

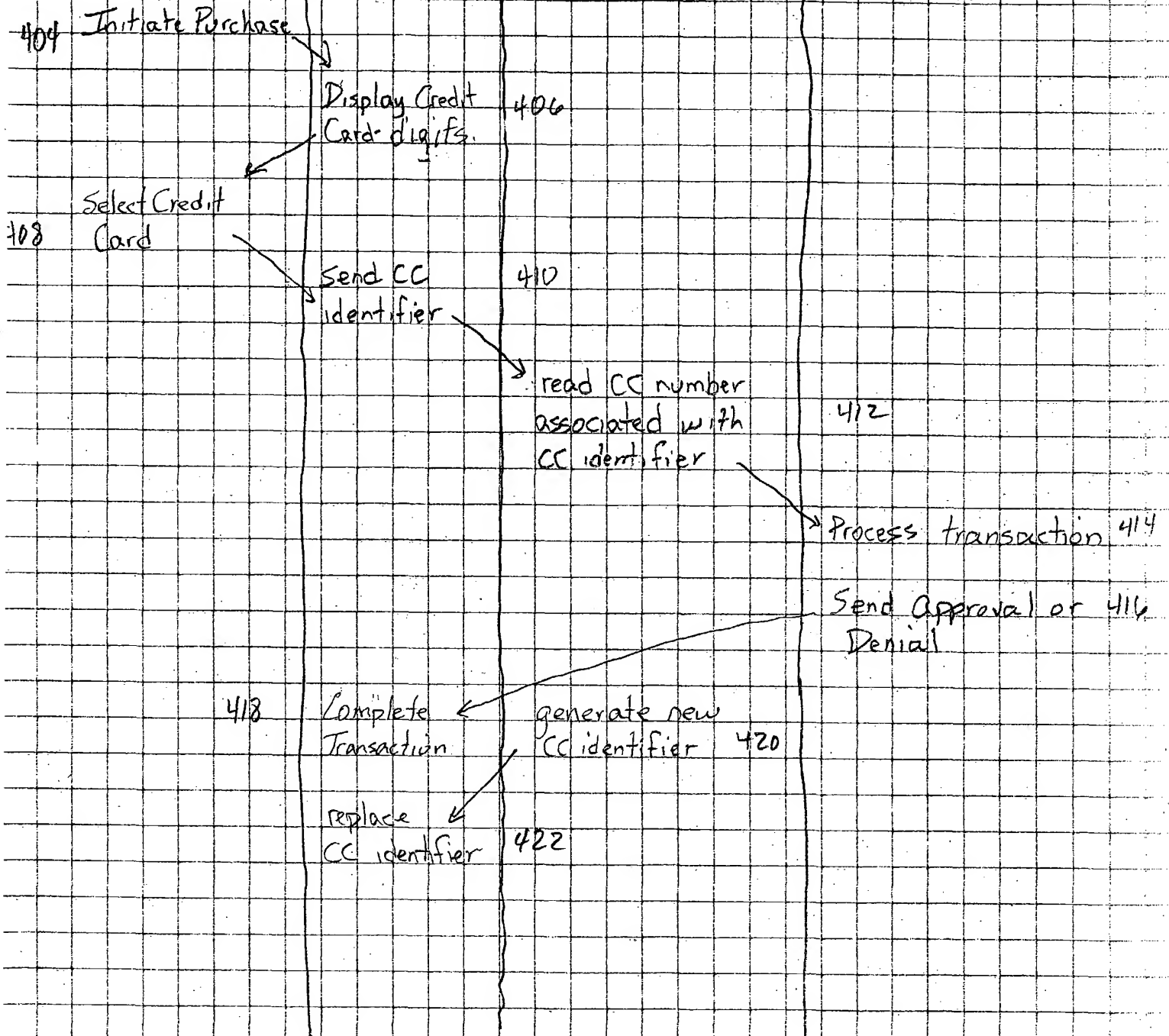
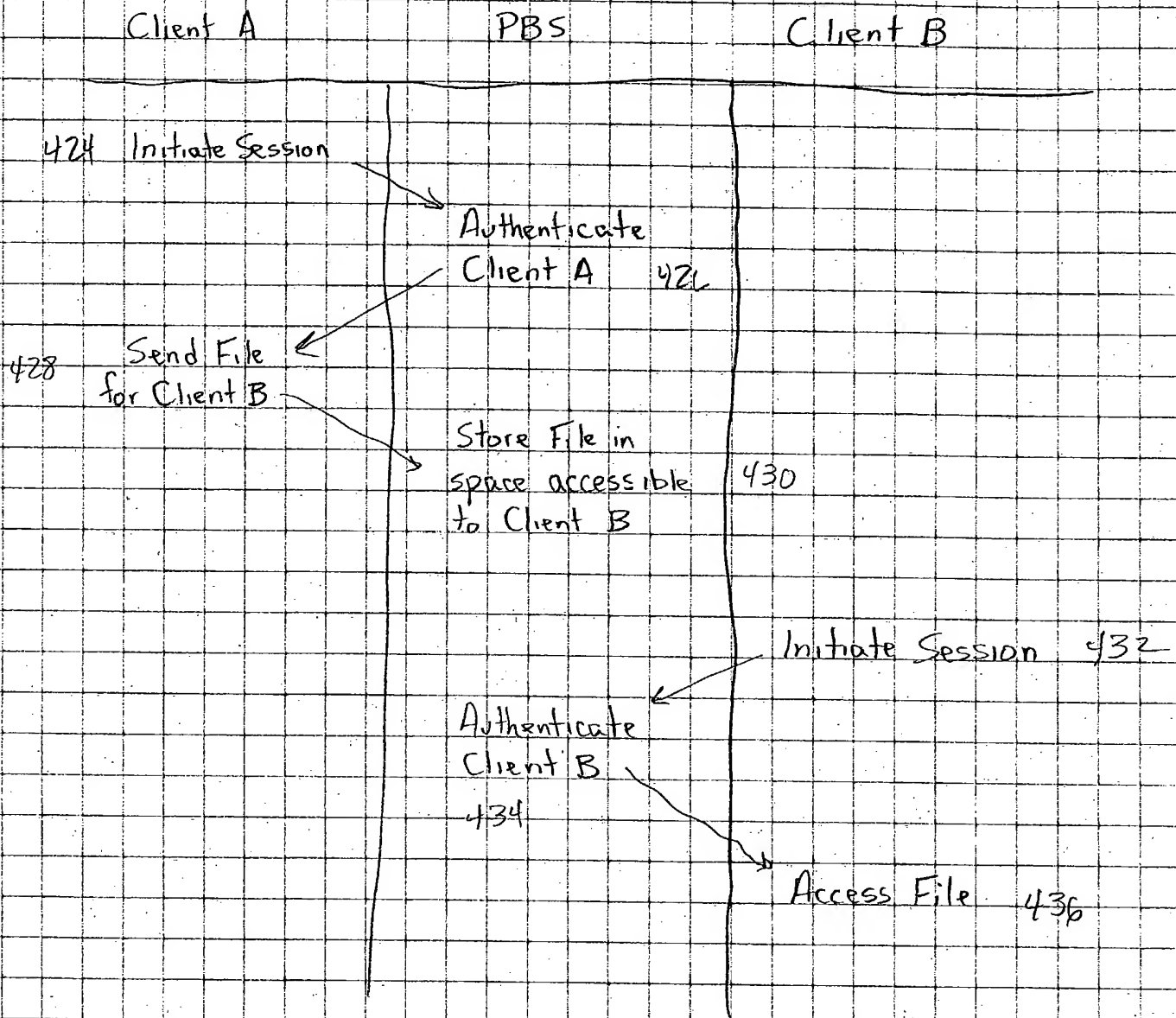


Fig 17



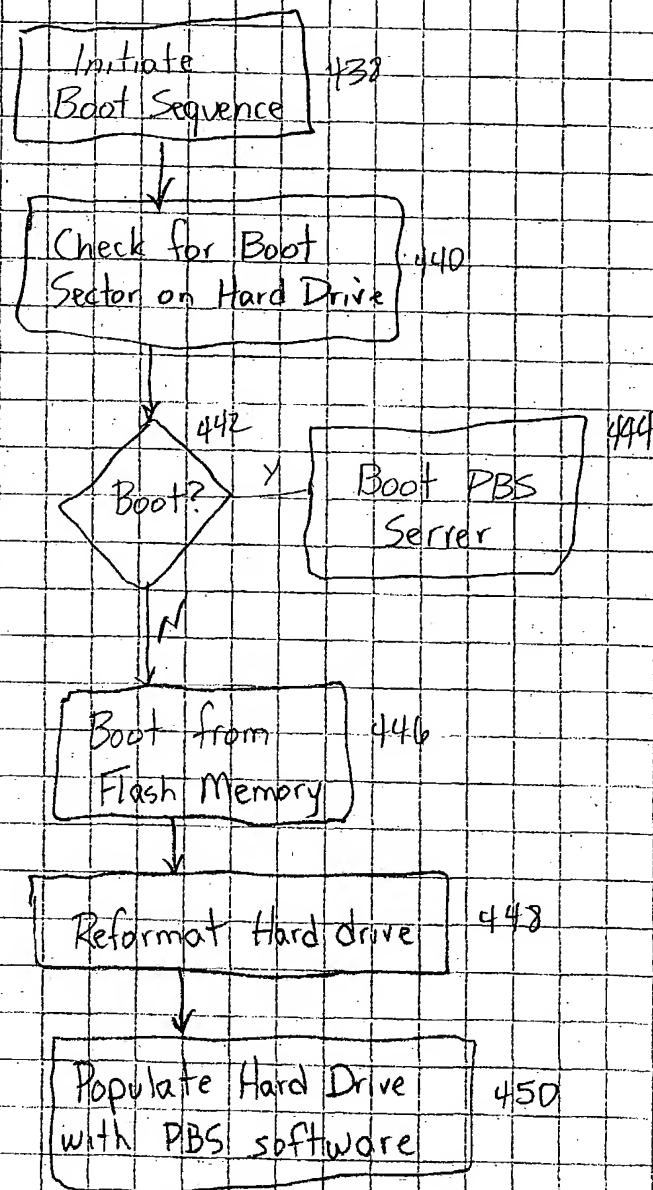


Fig 18